

**Information to identify the case:**

Debtor 1	<u>Brett S. Kimmelman</u>	Social Security number or ITIN	xxx-xx-1878
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Terry L. Kimmelman</u>	Social Security number or ITIN	xxx-xx-8035
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-11786-JNP			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brett S. Kimmelman

Terry L. Kimmelman

3/1/23

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brett S. Kimmelman  
Terry L. Kimmelman  
Debtors

Case No. 19-11786-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Mar 01, 2023

Form ID: 3180W

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Brett S. Kimmelman, Terry L. Kimmelman, 48 Chancellor Park Drive, Mays Landing, NJ 08330-2049
aty	+ Bayport Condominium Association, Inc., McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
aty	Chancellor Place Association, Inc., c/o McGovern Legal Services, LLC, PO Box 1111, New Brunswick, NJ 08903-1111
lm	+ Wilmington Savings Fund Society, 1114 Avenue of Americas, 27th Floor, New York, NY 10036-7772
518034102	+ Bayport Condominium Association, Inc., c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
517995060	+ Best Egg Personal Loans/Cross River Bank, 1523 Concord Pike, Wilmington, DE 19803-3656
518054973	+ Chancellor Place Association, Inc., c/o McGovern Legal Services, LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
517995065	+ Chancellor Place Association, Inc., c/o Atlantic Realty Management, Inc., 501 Zion Road, #8, Egg Harbor Township, NJ 08234-7636
519455265	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
517995071	+ Merrill Lynch Credit Corporation, 4802 Deer Lake Drive East, Jacksonville, FL 32246-6484
518142835	SST as servicing agent for BEST EGG, PO Box 10587, Greenville, SC 29603-0587
517995072	Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
518169424	+ WILMINGTON SAVINGS FUND SOCIETY, Fay Servicing, LLC, 3000 Kellway Drive Suite 150, Carrollton, TX 75006-3357

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 01 2023 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 01 2023 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517995058	EDI: TSYS2	Mar 02 2023 01:50:00	Barclays Bank, Post Office Box 8801, Wilmington, DE 19899-8801
517995059	Email/Text: lrichard@bayatlanticfcu.org	Mar 01 2023 20:57:00	Bay Atlantic Federal Credit Union, 101 W. Elmer Road, Vineland, NJ 08360-6312
517995061	EDI: CAPITALONE.COM	Mar 02 2023 01:50:00	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
518170363	+ EDI: AIS.COM	Mar 02 2023 01:50:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518101236	+ Email/Text: RASEBN@raslg.com	Mar 01 2023 20:56:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517995067	+ EDI: CITICORP.COM	Mar 02 2023 01:50:00	Citibank - Best Buy, Post Office Box 6497, Sioux Falls, SD 57117-6497
518168852	+ EDI: CITICORP.COM	Mar 02 2023 01:50:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432

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517995068	EDI: DISCOVER.COM	Mar 02 2023 01:50:00	Discover Financial Services, Post Office Box 15316, Wilmington, DE 19850-5316
519502548	+ Email/Text: bkteam@selenefinance.com	Mar 01 2023 20:57:00	DLJ Mortgage Capital, Inc., c/o Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
518009943	EDI: DISCOVER.COM	Mar 02 2023 01:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517995069	Email/Text: ECF@fayservicing.com	Mar 01 2023 20:57:00	Fay Servicing, PO Box 814609, Dallas, TX 75381-4609
517995066	EDI: JPMORGANCHASE	Mar 02 2023 01:50:00	Chase Bank, Post Office Box 15298, Wilmington, DE 19850-5298
517995070	+ EDI: LENDNGCLUB	Mar 02 2023 01:50:00	LendingClub Corporation, 595 Market Street, Suite 200, San Francisco, CA 94105-2807
518709424	EDI: PRA.COM	Mar 02 2023 01:50:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518709425	EDI: PRA.COM	Mar 02 2023 01:50:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518166022	EDI: PRA.COM	Mar 02 2023 01:50:00	Portfolio Recovery Associates, LLC, c/o American Eagle Outfitters, Inc., POB 41067, Norfolk VA 23541
518166020	EDI: PRA.COM	Mar 02 2023 01:50:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518163212	+ EDI: RMSC.COM	Mar 02 2023 01:50:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517995073	EDI: RMSC.COM	Mar 02 2023 01:50:00	Synchrony Bank, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
517999401	+ EDI: RMSC.COM	Mar 02 2023 01:50:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517995074	EDI: RMSC.COM	Mar 02 2023 01:50:00	Synchrony Bank - American Eagle, ATTN: Bankruptcy Department, Post Office Box 965060, Orlando, FL 32896-5060
518684821	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 01 2023 20:58:00	U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
518684822	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 01 2023 20:58:00	U.S. Bank Trust National Association as Trustee f, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association as, Serviced by Select Portfolio Servicing,
518074172	+ Email/Text: RASEBN@raslg.com	Mar 01 2023 20:56:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRIST, RAS CRANE, LLC, 10700 ABBOTT'S BRIDGE ROAD, SUITE 170, DULUTH, GA 30097-8461
517995062	*	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285

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517995063	*	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
517995064	*	Capital One Bank, Post Office Box 30285, Salt Lake City, UT 84130-0285
519502549	*+	DLJ Mortgage Capital, Inc., c/o Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
aty	##+	KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517995075	##+	Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, c/o KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 5 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 03, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2023 at the address(es) listed below:**

Name	Email Address
Andrew M. Lubin	on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust nj-ecfmail@mwc-law.com alubin@milsteadlaw.com
Brian C. Nicholas	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel S. Shehata	on behalf of Attorney Bayport Condominium Association Inc. Daniel.Shehata@law.njoag.gov
Denise E. Carlon	on behalf of Creditor Pretium Mortgage Credit Partners I Loan Acquisition LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francis J. McGovern, Jr.	on behalf of Attorney Chancellor Place Association Inc. collections@theassociationlawyers.com
Harold N. Kaplan	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR HILLDALE TRUST hkaplan@rasnj.com, kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor DLJ Mortgage Capital Inc. hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph Clemente	on behalf of Attorney Chancellor Place Association Inc. collections@theassociationlawyers.com
Lynn Therese Nolan	on behalf of Creditor Fay Servicing LLC ecfnofices@grosspolowy.com, lnolan@grosspolowy.com
Michael J. Milstead	on behalf of Creditor DLJ Mortgage Capital Inc. bkecf@milsteadlaw.com, bkecf@milsteadlaw.com
Robert A. Loefflad	on behalf of Debtor Brett S. Kimmelman rloefflad@ffhlaw.com ghuie@ffhlaw.com
Robert A. Loefflad	on behalf of Joint Debtor Terry L. Kimmelman rloefflad@ffhlaw.com ghuie@ffhlaw.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14